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**Memorial University Satisfactory Academic Progress (SAP) Framework and Guidelines**

**Undergraduate Students (updated June 2019)**

A U.S. Department of Education regulation requires institutions approved to disburse Title IV Aid establish minimum standards for Satisfactory Academic Progress (SAP) for U.S. students receiving Federal student loan funding. SAP is a measure of whether a student is progressing adequately toward completion of his/her course of study. In order to maintain US Direct Loans eligibility, undergraduate students must achieve the following three components:

* **Qualitative component** (grade-based): to have obtained a cumulative average of at least 55%.
* **Quantitative component** (pace of progression): complete a cumulative 67% of all credits attempted which will be evaluated at the end of each academic term.
* **Quantitative component** (timely completion): Students must complete their degree within 150% of the published length degree completion time as measured in credit hours. It includes all accepted transfer and attempted credits.

All U.S. students who have received Direct Loan Program funds will have their academic progress reviewed at the end of each academic term. The qualitative and quantitative components of SAP outlined in this guideline will be reviewed to ensure both components have been met. Periods where a student remains enrolled but does not receive Title IV aid will still count toward the maximum timeframe.

**Qualitative Measure**

The University’s academic regulations are published in the University Calendar outlining the specific criteria students must meet in order to be eligible to remain a student at Memorial. All U.S. students will have their academic progress reviewed and must also meet the same criteria in order to remain eligible for Title IV Direct Loans at Memorial.

At the end of each semester, in order to be eligible for continuance in the University, a student is required:

* to have obtained a cumulative average of at least 55%.

For information on grading and calculation of averages, go to

<https://www.mun.ca/regoff/calendar/sectionNo=REGS-0661>

Any student in receipt of Direct Loan Program funds, who is in a program of study longer than 2 academic years, must have a minimum of 55% (equivalent to a “C” or 2 points as outlined in the calendar) at the end of the second year of the program of study to remain eligible to receive further Direct Loan funding.

For more information, go to

<https://www.mun.ca/regoff/calendar/sectionNo=REGS-0823>

**Quanitative Measure (Pace of progression and Timely Completion)**

Memorial University calculates the pace at which the student is progressing by dividing the cumulative number of hours the student has successfully completed by the cumulative number of credit hours the student has attempted. Students must complete 67% of all credits attempted which includes all attempted credits (F - fail grade, W – Withdrawal grade, I – Incomplete grade, R-retake grades, etc). Remedial or foundation courses are not included in the calculation. All periods of enrollment count when assessing progress, even terms when aid was not received.

**Examples of 67% completion Rate chart**

|  |  |
| --- | --- |
| **Credit Hours (cumulative)** | **Completed credit hours** |
| 30 | 21 |
| 21 | 15 |
| 18 | 12 |
| 15 | 12 |
| 12 | 9 |
| 9 | 6 |
| 6 | 6 |
| 3 | 3 |

How to calculate the Quantitative (pace) and maximum timeframe:

* Undergraduate degree program = 120 credit hours (4 years at 15 credits per semester)
* Maximum time frame for completion = 150% x 120 credit hours = 180 credit hours

**Pace of Completion (full degree)** = credits to complete undergraduate degree / maximum time frame to complete undergraduate degree

120 credits / 180 credits = .67 = 67%

**Repeated Courses**

Repeated courses will count toward the student’s maximum timeframe. If a student repeats a course, the highest grade is then considered toward his or her GPA and cumulative average.

**Transfer Credits**

Transfer credits will count toward the maximum timeframe.

**Changing Program or Major**

If a student decides to change majors or degrees, any credit hours already completed that can be transferred into the new program will count toward the degree, in the same manner that transfer credits count.

**Course Withdraws**

A student who withdraws from all courses before the last day to drop classes without academic prejudice will not have those courses count toward his or her maximum timeframe. A student who withdraws from some, but not all of his/her courses will still have those courses that they attempt count towards his or her maximum timeframe.

**Semester Breakdown**

Students who are not required to study during Spring semester will have his or her year broken down into semesters. Students who are required to study or be on work term during the semester will have his/her year broken down three semesters. Work terms do count toward a student’s maximum timeframe.

**Study During Spring or Summer**

Students who choose to study during Spring, Intersession or Summer Session where their program does not require will still have that semester counted toward their maximum eligible timeframe, as all credits attempted count toward the maximum eligible timeframe.

**Academic Standing – Eligibility for Continuance**

A student who fails to meet the academic requirements for continuance and is required to withdraw from the University, will not be eligible for future Federal student loan funding. Upon return to this institution, he/she must submit an appeal as outlined in the Appeal procedure section.

**Financial Aid Warning**

If a student fails to meet the SAP requirements, he/she will be considered on **Financial Aid Warning**. Memorial University will provide written notification to the student outlining the terms and conditions of their financial aid warning and the requirements to re-establish SAP to continue and/or reinstate their eligibility for Direct Loan Program funds. No appeal is required however, during this term, which is a temporary, one payment-period status, Memorial University will disburse the student’s funds for the next payment period ***only.***

**Financial Aid Probation**

If a student is on Financial Aid Warning status and has not re-established SAP by the end of the Financial Aid Warning term, the student will lose their eligibility for Federal student loan funding. Students have the option to submit an appeal explaining why he/she is failing to meet the SAP requirements and what their plan is to meet the SAP requirements in the future. If the appeal is approved by the Appeals Committee, the student will be placed on **Financial Aid Probation**.A student placed on probation must either be on-track to meet Satisfactory Academic Progress (SAP) requirements by the end of the subsequent payment period (no academic plan required, based on the financial aid appeal), or, if the student will require more than one payment period to meet SAP requirements, the University requires the student to develop an academic plan to meet the SAP requirements.

**If a student who has been placed on Financial Aid Probation is not successful in achieving SAP at the end of the funded term, he/she will become ineligible for future Federal student loan funding**.

**Appeal Procedure**

If it is determined that a student failed to meet SAP requirements as outlined in this Policy, the student may appeal this determination by providing a detailed letter outlining the exceptional and/or extenuating circumstances which resulted in their failure to maintain SAP. Supporting and relevant documentation will be required to be included with the appeal letter.

* The student has 30 days from the date of determination to submit their appeal letter to the SAP Appeal committee. If the appeal letter is not received within the required 30 days, **Federal student loan funding will be suspended.** If extenuating circumstances prevent the submission with in the 30 day timeframe, supporting documentation will be required.
* A SAP appeal committee will review the appeal and will notify the student, in writing of the outcome of the appeal within 30 days of the committee’s meeting.

Appeals should be sent to:

SAP Appeal Committee

Scholarships, Bursaries and Financial Aid

Arts Building, A-1002

Memorial University of Newfoundland  
St. John’s, NL, A1S 5S7  
[scholarships@mun.ca](mailto:scholarships@mun.ca)

**Re-establishing Satisfactory Academic Progress (SAP**)

The student must maintain a current average of 50% in the courses for which he/she are registered on the last day for dropping courses without academic prejudice, or have obtained a cumulative average of at least 55% during the financial aid probation term to re-establish SAP.

The student must be enrolled in and successfully complete a full-time course load (i.e. 9 credit hours or more) during the financial aid probation term to re-establish SAP.

If, at the end of the financial aid probation term, the student continues to demonstrate the he/she is not successfully progressing academically towards fulfilling the requirements of the quantitative measure, and it is not mathematically possible for him/her to complete the program within 150% of the length of the program, the student will not be eligible to receive Direct Loan Program funds.

* The University will provide written notification to the student informing him/her of their ineligibility status and will provide information pertaining to how the student can obtain re-eligibility and include information on seeking alternate sources of funding.

A student must meet SAP requirements before aid eligibility can be re-established. The student may appeal this decision if exceptional and or extenuating circumstances existed which impacted the student’s ability to achieve the SAP requirements. Supporting documentation and a letter outlinng the circumstances are required.

**Exceptions**

Exceptions are permissible if an institution determines a student’s failure to meet SAP is due to:

* Family difficulties
* Medical problems
* Illness or injury
* Death in a family
* Financial difficulties
* Other special circumstances